

Certificate Number: 05781-NJ-DE-036970553

Bankruptcy Case Number: 22-16443



05781-NJ-DE-036970553

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on November 11, 2022, at 8:58 o'clock AM PST, Enrique Jativa completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 11, 2022 By: /s/Allison M Geving

Name: Allison M Geving

Title: President